

REMARKS

Applicants urge the Examiner to reconsider and withdraw the rejections maintained in the Advisory Action issued in the parent of the present application (paper no. 12). In the Advisory, the Examiner asserts that the use of a "common wireless adaptor" would have been obvious to the skilled artisan. With all due respect, applicants urge that there is no evidentiary basis for the Examiner's assertion. None of the cited references either teach or suggest a system as presently claimed which includes a wireless adaptor which converts financial signals in a first format from a financial transaction device to a second signal format different from the first signal format and incompatible with a public switched telephone system. Additionally, the cited art does not teach or suggest a system having a wireless adaptor which converts authorization signals from a second format to a first format. There is no teaching or suggestion in the applied prior art of a system having the elements defined in the present claims.

For the above reasons and for the reasons given by applicants in their response to the final rejection in the parent application, applicants urge that the present claims are in condition for allowance. Early and favorable action by the Examiner is earnestly solicited.

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If the Examiner believes that issues may be resolved by a telephone interview, the Examiner is respectfully urged to telephone the undersigned at (212) 415-8528. The undersigned may also be contacted by e-mail at ecrzucidlo@morganfinnegan.com.

AUTHORIZATION

No additional fee is believed to be necessary.

The Commissioner is hereby authorized to charge any additional fees which may be required for this amendment, or credit any overpayment to Deposit Account No. 01-2745, **Albert 6-6-5-6-4.**

In the event that an extension of time is required, or which may be required in addition to that requested in a petition for an extension of time, the Commissioner is requested to grant a petition for that extension of time which is required to make this response timely and is hereby authorized to charge any fee for such an extension of time or credit any overpayment for an

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extension of time to Deposit Account No. **01-2745**, Order No.

Albert 6-6-5-6-4. A DUPLICATE OF THIS SHEET IS ATTACHED.

Respectfully submitted,

MORGAN & FINNEGAN

Eugene C. Rucidlo

By: Eugene C. Rucidlo
Reg. No. 31,900

Dated: June 26, 1997

AT&T Corp.
200 Laurel Avenue
Middletown, NJ 07748

EXPRESS MAIL CERTIFICATE

I hereby certify that this correspondence is being deposited with the United States Postal Service as Express Mail Post Office to Addressee (mail label #EI 035624810US) in an envelope addressed to: Assistant Commissioner for Patents, Washington, D.C. 20231, on June 26, 1997:

Francisco J. Garcia

Name of Person Mailing Correspondence

Francisco J. Garcia
Signature

June 26, 1997
Date of Signature

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